FROM THE DESK OF

PASTOR THOMAS BALZAMO

March 17, 2021

To the Connecticut General Assembly Insurance and Real Estate Committee:

My name is Thomas Balzamo. I am a resident of Norwich and the founding pastor of Colonial Baptist Church in Bozrah. I speak for many small-church pastors when I say that traditional forms of insurance are often incredibly cost prohibitive for those in our vocation. For many years we have turned to health care sharing ministries (HCSM's) like Samaritan Ministries. They truly provide an outstanding service, not just for pastors but many Christians. I am not certain what we would do without them.

It is my understanding that, as written, SB 1041 would make operating HCSM's, including ones like Samaritan Ministries, nearly impossible in Connecticut. Section 2 of this bill appears to place undue hardship on HCSM's like Samaritan Ministries to be able to continue to serve members in Connecticut. By extension, this would place undue hardship on the citizens of this state who rely on HCSM's.

I urge you to please work with these ministries like Samaritan to fix the bill in a way that provides consumer protection while still protecting the ministries ability to operate in our state.

Sincerely yours,

Thomas Balzamo, Pastor

Colonial Baptist Church of Bozrah